

EXHIBIT QQ  
FILED UNDER SEAL  
(PART 2 OF 3)

**Personal > Personal References**

Most Visited Getting Started Latest Headlines

Funding **Servicing** My Queue 0

Name: KAREN SMITH SSN: XXX-XX-7924

Customer Service

Queues: Inactive: 4846 Inactive: 0 Inactive: 0

Personal Employment Origin ID and Credit Application Documents

Personal References

Reference #1

Name: Tina Flannery

Phone Number: (931) 526-6347 TN

Relationship: Friend

Reference #2

Name: Sherry Cooper

Phone Number: (931) 823-8862 TN

Relationship: Coworker

Edit References

Done

**Personal References** sub-tab contains the two personal references that the applicant provided on the loan application. The customer must have two different references. The names must appear to be valid names. John Doe for example should be an obvious sign that the reference is probably not valid. Also the phones numbers should appear to be good phone numbers. If you have the customer on the phone, ask them to provide valid reference information.

References are reserved for the collection department to use if the customer should happen to default on their loan.

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**Personal > Contact Information**

Customer Search

Queues: Inactive (2194) Inactive (23) Inactive (3)

Personal > Employment Origin ID and Credit Application > Document

Contact Information

Category	Number	Notes
Work Phone	(570) 837-0427 PA	
Home Phone	(570) 847-7956 PA	
Primary Email	jdsmithseal2@aol.com	

Edit Contact Information New

Category: Work Phone

Flag: Work Phone

Number:

Notes:

Other Phone  
Primary Fax  
Primary Email  
Other Email  
Personal Reference

Save Changes

**Contact Information** sub-tab contains all of the customer's contact information that was provided on the loan application. It will include the Work, Cell, and Home phone and email address. This information can also be found on the General Information section, which is to the right of this section. An update or edit made in either section will automatically update the other section.

There are a few additional contact options in this section that are not available in the General Info section; such as Primary Fax and Other Email. You will use this sub tab to make contact additions. Go to the "Edit Contact Information" section, click on "New" and then click on the drop down arrow and select the name of the contact you are adding from the "Category" drop down. Enter the new contact number or information and click "Save Changes".

\*If you select Work, Cell, Home, or Primary Email as the Category and enter different information, it will not **add**, it will **replace** what is currently there.

Duplicate numbers are highlighted in red to draw attention. If we have the customer on the phone and we see that the duplicate phones are highlighted red, the agent is required to request an update to the phone numbers. If all the numbers are the same, a valid work number is required, unless the customer is receiving benefits.

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Employment

The **Employment** tab will show the name of the employer, income source, work phone number, work extension, job title and the customer's monthly income.

Customer Service phone

Queues: **Personal** **Employment** **Origin** **ID and Credit** **Application** **Documents** **Transactions** **Loan Actions**

**Employment**

<b>Employer:</b>	Social Security	<b>General Info</b>	App. ID 1894755213 Active <b>RE</b> 252107471 <b>EM</b>
<b>Income Source:</b>	Benefits	<b>Name:</b>	Karen Smith
<b>Work Phone:</b>	(570) 837-0427 PA	<b>Work Phone:</b>	(570) 837-0427 PA
<b>Work Extension:</b>		<b>Work Extension:</b>	
<b>Job Title:</b>	<b>Shift:</b>	<b>Cell Phone:</b>	
<b>Department:</b>		<b>Home Phone:</b>	<b>EM</b> (570) 847-7956 PA
<b>Income:</b>	\$ 3300.00	<b>Other Phone:</b>	
	<a href="#">Edit Employment</a>	<b>Email:</b>	jdsmithseal2@aol.com

Customer ID: 3274249

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## Origin

The **Origin** tab shows where the application “originated” from. It contains information pertinent to where and when the customer physically applied for the loan. It will show the date the application was created and confirmed, the name of the website the applicant used to apply, and the actual IP address (identification number) of the computer they used to log on and create the application.

Customer Service		phone	
Queues: Inactive 1046 Active New 0 Inactive Follow Up 0			
Personal ▾ Employer ▾ <b>Origin</b> ID and Credit Application ▾ Documents ▾ Transactions ▾ Loan Actions			
<b>Origin</b>		General Info App. ID 237923457 Active RM 11493372 RM Customer ID: 2053326	
<b>Date Created:</b>	07-21-2009	<b>Name:</b>	Karen Smith
<b>Date Confirmed:</b>	07-21-2009	<b>Work Phone:</b>	(931) 823-1757 TN
<b>IP Address:</b>	207.144.166.197	<b>Work Extension:</b>	
<b>Web Site:</b>	online-micro-loans.com	<b>Cell Phone:</b>	(816) 332-2323 MO
<b>Campaign:</b>	Super Tier	<b>Home Phone:</b>	RM (931) 260-8513 TN

\*Note: If you see Money Mutual or OCS in the Origin tab as the campaign, this customer could qualify for a \$200 increase over the qualifying loan amount for new customers only.

<b>Origin</b>	
<b>Date Created:</b>	07-14-2010
<b>Date Confirmed:</b>	
<b>IP Address:</b>	74.102.62.253
<b>Web Site:</b>	cashloannetwork.com
<b>Campaign:</b>	OCS

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**ID and Credit**

**ID and Credit** is used to view the customer's identity and credit information. It will show you how many customers in our lender's database are already tied to the checking account information that was entered on this application.

For the example above you would click on the blue number (1) to the right of the Duplicate Bank Acct; a new window will pop up showing the Name(s), Address, City, State, Date applied, and Status of all applications with that same Bank Account information. This number is used to determine fundability.

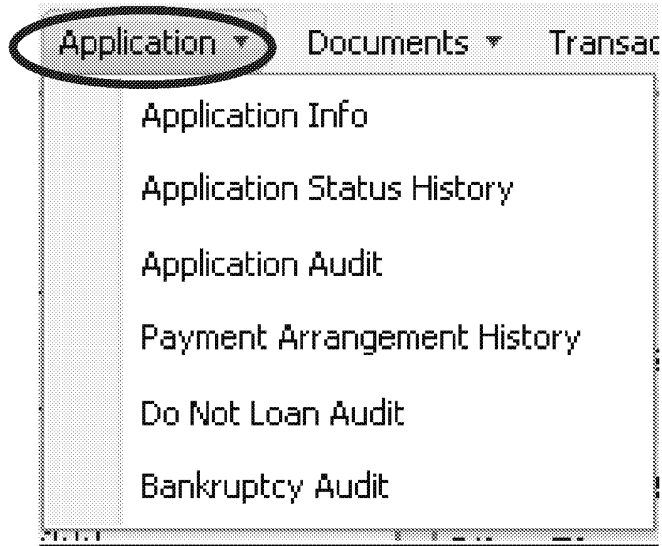
Transactions with ABA 043318092 and Bank Account Number xxxx3196 <a href="#">[view]</a>							
SSN	AppID	Name	Address	City	State	Date	Status
XXX-XX-1201	1894755213	Karen Smith	1708 Bowersox Road	Middleburg	PA	05/18/2010 10:36:44	Active
"	252107471	Karen Smith	1708 Bowersox Road	Middleburg	PA	11/02/2009 20:59:04	Inactive (Paid)

Number of transactions with this ABA/Bank Account : 2  
 Number of different SSN's associated with this ABA/Bank Account: 1

To view the entire lender's records use the "View Entire Record" link. This record will give you the customer's personal and banking information and the reason for the decision. The decision will display a yes or no answer; the lender partly bases their funding decision on this information.

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**Application**

The **Application** tab has several sub-tabs that contain information pertaining to this loan and also any past activity for this customer. By clicking on the drop down arrow on the Application tab you will see the following sub-tabs: Application Info, Application Status History, Application Audit, Payment Arrangement History, Do Not Loan Audit, and Bankruptcy Audit.

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**Application > Application Info**

Most Visited Getting Started Latest Headlines

Funding **Servicing** My Queue 0

**Name: KAREN SMITH SSN: XXX-XX-7924**

Customer Service

**Queues:** Inactive 4846 Inactive New 0 Inactive Follow Up

Personal Employment Origin ID and Credit **Application** Documents

**Application**

**Direct Deposit:** Yes

**Fund Date:** 07-22-2009

**Loan Amount:** \$ 300.00

**First Due Date:** 08-14-2009

**User ID:** KSMITH\_160

**Password:** Restricted

Edit App Info

Done

The **Application Info** sub-tab contains all funding information specific to this loan, such as the direct deposit, fund date, loan amount, first due date as well as the customer's user ID and password for the lender's enterprise site.

If a customer needs their username and password, you are not allowed to provide that over the phone. You may only provide that information via email. You must send the "New Username and Password" document.

\*See the "Documents" section for instructions on sending emails.

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**Application > Application Status History**

Most Visited Getting Started Latest Headlines

Funding Servicing My Queue 0 Dash Messages Log Out

Name: KAREN SMITH SSN: XXX-XX-7924 Amt Due: \$90.00 Due Date: 10/11/2009 Bal: \$390.00

Customer Service

Queues: **Application** 4946 **Application History** 0 **Application Follow Up** 0

Personal Employment Origin ID and Credit **Application** Documents Transactions Loan Actions

Summary Customer ID 2053326 / App. ID 237923457 Active **11493372**

Last Name: Smith Email: kjsmith@twakes.net Address: 111 Valleyview Lane

First Name: Karen Home Phone: (931) 260-8513 Unit:

SSN: XXX-XX-7924 Cell Phone: (816) 332-2323 City/State: Gainesboro, TN

**Application Status History**

Application ID	Date Created	Fund Date	Employer Name	Loan Amount	Employer Phone	Last Payment Pay Date 1	Due Date Pay Date 2	Status Pay Date 3
237923457	07-21-2009	2009-07-22	LBJ&C HEADSTART	300.00	9318231757	2009-08-14	08-14-2009	Active
11493372	05-18-2007	2006-11-21	LBJ&C	200.00	9318231757	10-14-2009 Wed	11-13-2009 Fri	Inactive (Paid)
						10-22-2009 Thu	11-05-2009 Thu	11-19-2009 Thu

Done

The **Application Status History** sub-tab displays all the applications belonging to this customer by social security number.

The information supplied for all of this customer's accounts include application ID, the fund date, loan amount, last payment date, current due date (if Active), status, employer name, employer phone and their pay dates so you can identify their past pay frequency.

All application ID's on this page are hyper-links, so if you click on the blue application ID the system will take you directly into that account. To get back to this account, click on "Customer Service" and look for the "Last Accounts Viewed" or go back into Application Status History and locate the account you were just in. Click on the appropriate account number.

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**Application > Application Audit:**

Date Changed	Table	Column	Before	After	Agent
2010-02-19 08:08:27	attributes	detailed_message		5708477956	Drew, Dawn
2010-02-19 08:08:27	detailed_message	note			Drew, Dawn
2010-06-03 12:00:17	application	apr	842.3100	405.5600	User, Batch
2010-06-03 12:00:17	application	date_first_payment	Jun 1 2010 12:00AM	Jul 1 2010 12:00AM	User, Batch
2010-06-03 12:00:17	application	date_fund_estimated	May 19 2010 12:00AM	Jun 4 2010 12:00AM	User, Batch
2010-06-03 12:01:05	application	date_first_payment	2010-06-01	2010-07-01	Olp, Api
2010-06-03 12:15:18	application	date_fund_actual		2010-06-03	User, Batch

The **Application Audit** sub-tab will pop a window that shows when changes are made on the account. For example, if the bank account information is updated it will record the bank account field before and after the change was made, the agent who changed the information, and the date and time the change was made.

**Application > Payment Arrangement History:**

Date Created	Payment Date	Transaction Type	Card Last Four Digits	Principal Amount	Non Principal Amount	Agent	Status
2010-03-03 15:01:14	2010-03-03	Card	6478	0.00	-100.00	colltraining3, colltraining3	failed
2010-03-03 15:01:14	2010-03-12	Card	6478	-150.00	-20.00	colltraining3, colltraining3	deleted

The **Payment Arrangement History** sub-tab is reserved for the Collection Department, but is occasionally used by reps for additional information. If a customer's account has had arrangements noted in the transaction screen, you will be able to view the payment arrangements and the status of those arrangements.

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**Application > Do Not Loan Audit:**

Date Changed	Table	Before	After	Agent
2010-03-05 19:21:38	do_not_loan_flag	not set	Test for manual	Rynard, Robin
2010-03-05 19:22:03	do_not_loan_flag	Test for manual	inactive	Rynard, Robin

The **Do Not Loan Audit** sub-tab is used to see if a customer has had a do not loan added or removed from the account. It will show in this sub-tab along with the reason why.

**Application > Bankruptcy Audit**

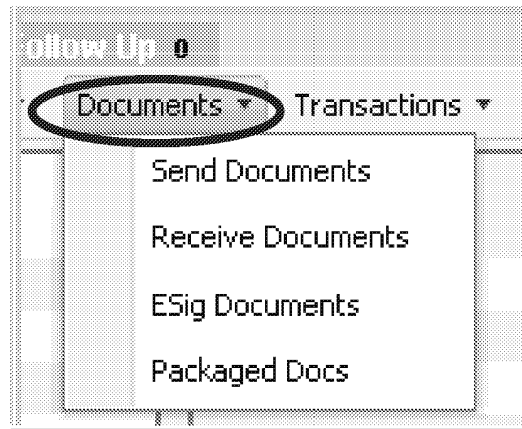
<b>Verbal Notification:</b>	
<b>Written Notification:</b>	
<b>Attorney Name:</b>	jeremiah
<b>Attorney Phone:</b>	8165551212
<b>Chapter:</b>	7
<b>Case Number:</b>	25678
<b>Date Filed:</b>	02-08-2010
<b>Customer Call Back Number:</b>	2567673769

Date Changed	Column	Before	After	Agent
2010-02-16 11:50:59	chapter		7	Colltraining1, Colltraining1
2010-02-16 11:50:59	case_number		25678	Colltraining1, Colltraining1
2010-02-16 11:50:29	date_filed		2010-02-08	Colltraining1, Colltraining1
2010-02-16 11:49:52	attorney_name		jeremiah	Colltraining1, Colltraining1
2010-02-16 11:49:52	attorney_phone		8165551212	Colltraining1, Colltraining1
2010-02-16 11:49:52	customer_call_back_number		2567673769	Colltraining1, Colltraining1

**Bankruptcy Audit** sub-tab will show if any changes have been made to an account's Bankruptcy information after it was put into Bankruptcy status.

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**Documents Tab**

There are numerous documents and communications that are used consistently in the course of a business day.

The **Documents** tab contains sub-tabs for sending and receiving these documents and communications.

Since we are an online industry we prefer to use the web to streamline processes for both ourselves and the lender's customers. We have an e-Sig sub-tab which contains emails that have links and instructions for web access and processes.

Documents in blue font can be viewed by clicking on them. If you are not sure which document to send, click on the document to see the text of that communication. Click on the "X" to return back to the "Send Documents" sub-tab.

On an outbound call, if the customer wants their email address changed you must have the customer verify 3 points:

- Full name
- Last 4 of social security number
- Mailing address

However on an inbound call, you must verify all of the customer's information before speaking to them by using the inbound script. This information includes:

- Phone number with area code
- Full name
- Last 4 digits of the social security number
- Date of birth
- Current email address

Once the customer requests an email change, you must now also verify the **mailing address**.

All email changes need to be done from the "General Info" section so that an audit trail of all email addresses may be maintained.

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**Documents > Send Documents**

Most Visited Getting Started Latest Headlines

Funding **Servicing** My Queue 0 Dash Messages Log Out

Name: KAREN SMITH SSN: XXX-XX-7924 Amt Due: \$90.00 Due Date: 10/14/2009 Bal: \$390.00

Customer Service

Queues: Inactive 444 Inactive New 0 Inactive Follow Up 0

Personal Employment Origin ID and Credit Application **Documents** Transactions Loan Actions

Documents Reprint Docs [Old] [New] Send Documents App ID 237923457 Active R: 11493372

Name	S/R/f	Mthd	Agent	Date/Time	Send
Account Summary Link	S	email	ecash	09-23-2009 05:13	<input type="checkbox"/>
Account Summary Link	S	email	ecash	07-24-2009 05:01	<input type="checkbox"/>
Approval-Terms Letter	S	email	ecash	07-22-2009 20:01	<input type="checkbox"/>
Approval-fund Letter	S	email	ecash	07-21-2009 18:10	<input type="checkbox"/>
Loan Document	R	olp	olp_user	07-21-2009 18:05	<input type="checkbox"/>
Loan Document	S	olp	olp_user	07-21-2009 18:05	<input type="checkbox"/>

Comments Add

Text	Agent	Date/Time
cc:advised customer they were app	Ebony D	07-22-2009 08:22
Confirmed and approved	Batch Us	07-21-2009 18:10

Email: kjsmith@twlakes.net Send Email

App Actions Submitting Agent Loan Actions

Bad Info Do Not Loan NONE Incoming Call Disposition Follow Up

Done

The **Send Documents** sub-tab stores customer communications that may be emailed or faxed to a customer. When these account documents are sent out, the email is automatically populated with the customer's information.

Emailing and faxing should only be used when the "eSig Documents" sub-tab documents are unavailable due to website issues.

To send documents you will need to do the following:

- 1) Go To Document
- 2) Go To Send Documents
- 3) Select the appropriate communication from the list by putting a check mark in the box
- 4) Click on the "Send Email" or "Send Fax" button

When documents are sent either manually or by automatic trigger, the detail of that transmission is recorded as a sent document.

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### **Names of Emails/Documents**

The emails below are in the order they would be sent throughout the loan process.

#### **eSig Letter**

The eSig emails contain a link to the lender's website where the applicant can go to view and electronically sign their loan documents. eSig documents are located under the Documents tab.

#### **Loan Note and Disclosure**

This email contains a link to the lender's website where the applicant can view and electronically sign their loan documents. This form informs the customer of the amount being financed and the date it will be due. This is considered the customer's contract.

#### **Authorization Agreement**

This email contains a link to the lender's website where the applicant can view and electronically sign their loan documents. It contains the customer's bank information and gives the lender permission to debit and credit their account.

#### **Withdrawn Letter**

This Letter is sent to a customer whose loan has been withdrawn usually due to missing or invalid information. The customer may still provide us with the needed information.

#### **Denied Letter-Generic**

This letter is sent to a customer who has applied but the lender is unable to loan to them. It references an address where they can submit a request in writing for the details as to why they are not eligible.

#### **Approval Fund**

This email gives an estimated fund date and provides the customer with a username and password that allows the customer the ability to log in and view their account.

#### **Approval- Terms Letter**

This email is sent to the customer once the loan has been processed and approved to inform them that the funds will be sent to their bank. It provides detail on how the lender's loan process works.

#### **React Offer**

We solicit the lender's returning customers business by sending this email which contains a link to the lender's website where they can start a new application.

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**Documents > E-Sig Documents**

The screenshot shows a web application interface for managing documents. At the top, there's a header with navigation links like 'Most Visited', 'Getting Started', and 'Latest Headlines'. Below this, a user profile section displays 'Name: KAREN SMITH', 'SSN: XXX-XX-7924', 'Amt Due: \$90.00', 'Due Date: 10-14-2013', and 'Bal: \$390.00'. A 'phone' field is also present. The main navigation bar includes 'Queues' (with a count of 4946), 'Personal', 'Employment', 'Origin', 'ID and Credit', 'Application', 'Documents' (highlighted with a red circle), 'Transactions', and 'Loan Actions'. The 'Documents' section is divided into 'Documents' and 'Reprint Docs [Old] [New]'. The 'Documents' table lists various documents with columns for Name, S/R/F Mthd, Agent, and Date/Time. The 'Reprint Docs' table lists documents with columns for Name and Send. The 'Comments' section at the bottom contains a table with columns for Text, Agent, and Date/Time. The bottom of the interface features a status bar with buttons for 'Bad Info', 'Do Not Loan', 'NONE', 'Incoming Call Disposition', and 'Follow Up'.

Name	S/R/F Mthd	Agent	Date/Time
Account Summary Link	S email	ecash	09-23-2009 05:13
Account Summary Link	S email	ecash	07-24-2009 05:01
Approval-terms Letter	S email	ecash	07-22-2009 20:01
Approval-fund Letter	S email	ecash	07-21-2009 18:10
Loan Document	R olp	olp_user	07-21-2009 18:05
Loan Document	S olp	olp_user	07-21-2009 18:05

Name	Send
Authorization Agreement	<input type="checkbox"/>
Loan Note and Disclosure	<input type="checkbox"/>
Late Payout	<input type="checkbox"/>
Cancellation Page	<input type="checkbox"/>
Account Summary Doc	<input type="checkbox"/>

Text	Agent	Date/Time
cci-advised customer they were app	Ebony Du	07-22-2009 08:22
Confirmed and approved	Batch Us	07-21-2009 18:10

Email: KJSMITH@TVLAKES.NET Send ESig

Bad Info Do Not Loan NONE Incoming Call Disposition Follow Up

eSig documents are covered in detail in section 4.

**Documents > Packaged Documents**

Sub-Tab documents are not used at this time.

**Servicing Message Queue**

All incoming emails and faxes from our customers are received and routed to the Message Queue. This queue is worked by a designated processor in the order they are received.

We typically advise customers to allow 3 to 4 hours to process all requests.

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## Transaction Screen

Admin Funding Watch Reports Collections <b>Servicing</b> My Queue 0 Fraud Dash Messages Log Out											
<b>Name: Ruby Sokini SSN: XXX-XX-XXXX Amt Due: \$155.00 Due Date: 07/13/2011 Bal: \$415.00</b>											
Customer Search Contact & Email Batch Print											
Queues: <b>Marketing 67</b> <b>Loan Servicing 5908</b> <b>Loan New 157</b> <b>Loan Collection 0</b>											
Personal Employment Origin ID and Credit Application Documents Transactions Loan Actions											
<b>Summary</b> App ID: 192952883 Collections New											
<b>Loan Balance:</b>		\$ 415.00		<b>Pending Balance:</b>		\$ 0.00		<b>Initial Loan Amount:</b>		\$ 300.00	
<b>Principal Balance:</b>		\$ 250.00		<b>Pending Principal:</b>		\$ 0.00		<b>Principal Paid:</b>		\$ 50.00	
<b>Service Charge Balance:</b>		\$ 165.00		<b>Pending Service:</b>		\$ 0.00		<b>Service Charges Made:</b>		5	
<b>Payments</b> View All Transactions											
Action	Date	Description	State	Debit (\$)	Credit (\$)	Balance (\$)	Due Date	GP	Date Completed		
	04/08/2011	Fund Loan	Applied		300.00	300.00				2011-04-14	▲
	04/08/2011	Service Charge	Applied	60.00		240.00				2011-04-08	
	04/28/2011	Service Charge Payment	Complete	60.00		180.00	04/28/2011			2011-05-04	
	04/28/2011	Service Charge	Applied	60.00		120.00				2011-04-28	
	05/12/2011	Service Charge Payment	Complete	60.00		60.00	05/12/2011			2011-05-10	
	05/12/2011	Service Charge	Applied	60.00		0.00				2011-05-12	
	05/26/2011	Service Charge Payment	Complete	60.00		0.00	05/27/2011			2011-06-01	
	05/26/2011	Service Charge	Applied	60.00		0.00				2011-05-26	
	05/09/2011	Service Charge Payment	Complete	60.00		0.00	05/10/2011			2011-06-15	
	05/09/2011	Service Charge	Applied	60.00		0.00				2011-06-09	
	05/23/2011	Service Charge Payment	Complete	60.00		0.00	05/24/2011			2011-06-29	
	05/23/2011	Principal Payment	Complete	60.00		0.00	05/24/2011			2011-06-29	
	05/23/2011	Service Charge	Applied	75.00		0.00				2011-06-23	
	07/07/2011	Service Charge Payment	Failed	75.00		0.00	07/08/2011				
	07/07/2011	Principal Payment	Failed	60.00		0.00	07/08/2011				
	07/07/2011	Service Charge	Applied	60.00		0.00				2011-07-07	
	07/12/2011	ACH Fee	Applied	30.00		0.00				2011-07-12	
	07/12/2011	Service Charge Payment (Read)	Scheduled	75.00		0.00	07/13/2011				▼

The transaction screen is where you would go to view dates and amounts of all transactions related to this loan.

**Action date:** This is the date we will process the transaction internally, this will always be the business day prior to the due date.

**Description:** The type of transaction that was made

Fund Loan (or Fund Card Loan) - This indicates the loan amount credited to the customer

Service Charge - This indicates the amount applied for the renewal fee

Service Charge Payment - This indicates the renewal amount that has been debited

Principal Payment - This indicates the amount debited to be applied to the principal balance

ACH Fee - When a debit returns this is the fee applied for the failed transaction

ACH Fee Payment - This indicates the failed transaction fee has been debited

Payout - This indicates the balance in full is scheduled to be debited

Paydown - This indicates when a principal payment is scheduled to be debited

Refund - Indicates an amount to be credited to the account if a discrepancy occurs

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**State:** This indicates the state of the transaction for each change in the payment schedule. It tells you if the action was complete, failed, pending or applied to the account.

Complete - if the transaction cleared

Failed - if the transaction returned

Pending - the period when waiting for transaction to clear or return

Applied - amount added to the account

**Debit:** Amount scheduled to be drafted from the customer's account

**Credit:** Amount scheduled to be applied to the customer's account

**Balance:** This will reflect the running balance of the account after each change in the payment schedule.

**Due Date:** The date that the payment is scheduled for.

In the transaction overview you will see that some of the descriptions say "(REATT)" next to the transaction. "Reatt" is the abbreviation for reattempt. In the transaction overview the transactions will be shown separately.

Service Charge Payment (Reatt)	\$60.00
ACH Fee Payment	\$30.00

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**Loan Action**

Most Visited Getting Started Latest Headlines

Funding Servicing My Queue 0

Name: KAREN SMITH SSN: XXX-XX-7924

Customer Service

Queues: **Active 4346** **Completed 0** **On Hold 0**

Personal Employment Origin ID and Credit Application Documents

**Loan Actions**

Action	Agent	Status	Date/Time
Checking Status	edunn	Pre-Fund	07/22/09 08:22
Cell or residential ...	olp_user	Confirmed	07/21/09 18:06

Process: Online Confirmation

Done

When an action is performed or triggered this is considered a "Loan Action". Loan actions can be performed by eCash or by an agent. These actions or "dispositions" are recorded in the "Loan Actions" tab.

Agents will disposition all inbound and outbound calls. eCash has pre-set dispositions that an agent may select that will detail the result of the call. Agents will also select from pre-set dispositions to describe the reason for performing "App Actions" such as withdrawing an account. If none of the pre-set dispositions apply, as a last resort you have the option to select "other" and manually type your own description. The date, time and agent that entered the disposition will also be in this section once the disposition has been noted and saved to the account.

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Below is an example of what eCash will show when the "App Action" of "Send to Manager" is selected. A pop up box appears allowing the agent to enter an explanation and click "submit". This will send the manager notification that this application needs their attention. As seen below, the Loan Action Disposition is recorded and the explanation is added to the comments section.

**Send To Manager**

Explanation:

Getting Started | Latest Headlines

Personal | Employment | Origin | ID and Credit | Application | Documents | Transactions | Loan Actions

**Loan Actions**

Action	Agent	Status	Date/Time
Escalated to Manager...	dbales2	Active	10/10/09 21:10
Checking status...	dbales2	Confirmed	07/22/09 08:22
Cell or residential...	olp_user	Confirmed	07/21/09 18:03

**Process: Online Confirmation**

**Comments**

Comments	Agent	Date/Time
Customer requested call back from	Drew Bal	10-10-2009 21:10
cdi-buinssee view...	Batch Us	07-22-2009 00:22
Confirmed and approved	Batch Us	07-21-2009 18:10

**General Info**

App ID: 237923457 Active

Customer ID: 2053326

**Name:** Karen Smith

**Work Phone:** (931) 823-1757 TN

**Work Extension:**

**Cell Phone:** (816) 332-2323 MO

**Home Phone:** (931) 260-8513 TN

**Primary Fax:**

**Email:** kjsmith@twakes.net

**Loan Info** [Paydate Wizard]

**Net Income:** \$ 1430.00

**Pay Frequency:** MONTHLY on the 14 day of the month

**Paydate #1:** 10-14-2009 Wed

**Paydate #2:** 11-13-2009 Fri

**Paydate #3:** 12-14-2009 Mon

**Paydate #4:** 01-14-2010 Thu

**ABA #:**

**Account #:**

**Account Type:** Checking **Direct Deposit:** Yes

**Bank Name:** Fsg

**Actual Bank Name:** FSGBank, National Association

**Bank Phone:** (423) 308-2000 TN

[Edit General Info](#)

**App Actions**

<input type="button" value="Bad Info"/>	<input type="button" value="Do Not Loan"/>
<input type="button" value="Do Not Contact"/>	<input type="button" value="Add Task"/>
<input type="button" value="Best Contact"/>	<input type="button" value="Add"/>
<input type="button" value="Do Not Market"/>	<input type="button" value="Auth. Contact"/>

**Incident Call Disposition**

<input type="button" value="Bankruptcy"/>	<input type="button" value="Follow Up"/>
<input type="button" value="Add Regulation Flag"/>	<input type="button" value="Send to verify"/>
<input type="button" value="Send To Manager"/>	

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## **Section 4: eSig Process**

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eSig Web Process...52

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To get you familiar with the lender's eSig process the next several pages will show the emails text and what the customer will do once they are routed to the lender's website when they click on the email links.

### **eSig Email**

Dear

We are happy to inform you that your loan application has been accepted. Your assigned application number is:

In order to get your funds, you must electronically sign your loan documents.

Just follow this link - or use the button below to confirm the details of your loan and provide your electronic signature. That's all you need to do!

**FINISH YOUR APPLICATION!**

Then, we can transfer the cash directly to your account, usually in as little as one business day depending on your particular bank's ACH regulations.

If you prefer, you can always call us at                      We'll help you with the process.

We sincerely appreciate your consideration and we're glad we can assist you with your short-term lending needs.

Sincerely,

You're receiving this email because you or someone using your email address applied for, received and paid off a payday loan on our website. If you would like to change your email preferences [Click Here](#)

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**eSig Web Process**

The customer will click on the link and be directed to the lender's website. They will be instructed to log in using the work phone number and date of birth that they provided on their application and click "Log In".

**Welcome back**

In order to continue your loan application process, please provide the following details.  
This is strictly to protect your identity and personal information.

☛ Employer's Phone Number:  -  \*\*\*-\*\*\*-\*\*\*\*

☛ Date of Birth:

**LOG IN**

HOME | APPLY NOW | HOW IT WORKS | REMOVE ME | CONTACT US | PRIVACY POLICY  
TERMS OF WEBSITE USE | ELECTRONIC DISCLOSURE & CONSENT AGREEMENT

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The customer will be asked to review and accept their loan documents. They must check mark the 4 boxes, electronically sign, and click "I Agree, Send Me My Cash".

HOME | LOG IN

NO LOAN STORES  
NO HASSLE!  
APPLY NOW!

**Your loan amount: \$300.00**  
**Your first due date will be: 2009-05-08**

**Complete the following to get your cash**

**1** The terms of your loan are described in the [LOAN NOTE AND DISCLOSURE](#) found below. Please review and accept the following related documents:

**YES** (click on each to confirm)

- ☐ I have read and accept the terms of the [Application](#).
- ☐ I have read and accept the terms of the [Credit Limit & Electronic Disbursement and Closing Agreement](#).
- ☐ I have read and accept the terms of the [Authorization Agreement](#).
- ☐ I have read and accept the terms of the [Loan Note and Disclosure](#).

**2** To accept the terms of the [LOAN NOTE AND DISCLOSURE](#), provide your **Electronic Signature** by typing your full name below and click the **"I AGREE - Send Me My Cash"** button.

We are saving your IP Address [72.165.148.250] as a means of tracking this transaction.

→  ←

Type your full name (Jacki Buzzell) in the box above.

By Clicking on "I AGREE" below, I understand I will receive this loan direct to my bank account, and will be bound by the Terms and Conditions listed below.

**I AGREE - Send Me My Cash**    **I DO NOT AGREE - Don't Send Any Cash**

HOME | APPLY NOW | HOW IT WORKS | REBATE ME | CONTACT US | PRIVACY POLICY  
TERMS OF WEBSITE USE | ELECTRONIC DISCLOSURE & CREDIT AGREEMENT

When the customer clicks "I AGREE – Send Me My Cash" the system will automatically send the customer an email called the Approval Fund email which gives them an estimated fund date.

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**Disposition and Comments**

CS	
Inbound Call	Checking Status
Canned Comments	<div> <div>CCI-Sent eSig React doc via email</div> <div>CCI-Sent eSig Unsigned doc via email</div> <div>CCI-Sent Loan Note &amp; Disclosure doc via email or fax</div> <div>CCI-Sent New Username and Password doc via email</div> <div>CCI-Sent PayDown Authorization doc via email or fax</div> </div>
Comments	
<div>Save Cancel</div>	
Done	

When a disposition needs to be entered for an incoming call you will click on the "Incoming Call Disposition" button in App Actions. In the Inbound call drop down box, you will select the description that best matches the call. After the description is selected you will select the canned comment that will be noted in the customer's account along with any additional manually typed comments in the Comments box.

Inactive	
Work Phone	NCM - No Call Made
Cell Phone	NCM - No Call Made
Home Phone	NCM - No Call Made
Personal Reference 1	NCM - No Call Made
Personal Reference 2	NCM - No Call Made
Canned Comments	<div> <div>Advised Customer Could Take Up To 3 Business Days For Bank to R</div> <div>Advised Customer Loan Is Pending</div> <div>Advised Customer Unable to Loan to Them at This Time</div> <div>Advised Due Date Extension Not Granted on First Loan, First Due De</div> <div>Advised Loan Has Been Paid in Full, Offered React</div> </div>
Comments	
<div>Save Cancel</div>	

When a disposition needs to be entered for an outbound call you will click on the "Outgoing Call Disposition" button in App Actions. In the Outbound call drop down box, under the number dialed, select the description that best matches the call. After the description is selected you will select the canned comment that will be noted in the customer's account along with any additional manually typed comments in the Comments box.

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Most Visited Getting Started Latest Headlines

Funding **Servicing** My Queue 0

**Name: KAREN SMITH SSN: XXX-XX-7924**

**Customer Service**

**Queues:** Inactive **4846** Inactive Now **0** Inactive Follow Up **0**

Personal \* Employment Origin ID and Credit Application \* Document

**Loan Actions**

Action	Agent	Status	Date/Time
Escalated to Manager...	dbales2	Active	10/10/09 21:10
Checking Status	edunn	Pre-Fund	07/22/09 08:22
Cell or residential ...	olp_user	Confirmed	07/21/09 18:06

**Process: Online Confirmation**

**Comments** **Add**

Text	Agent	Date/Time
Customer requested call back from	Drew Bal	10-10-2009 21:10
cci-advised customer they were app	Ebony Du	07-22-2009 08:22
Confirmed and approved	Batch Us	07-21-2009 18:10

Done

Comment:

Save Cancel

Done

If additional comments need to be added to the account click on "Add" in the "Comments" section, type your comments in the text box and click "Save".

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<b>Agent:</b>
<b>Date/Time:</b> 10-10-2009 21:10
<b>Comment:</b>
Customer requested call back from manager.

As seen on the previous page, the above comment was not fully visible in the comment section.

To view a note in the comment section in its entirety, click on the text of the note you want to read. The entire comment will appear in a pop up box.

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### Editing Account Information

If permissions have been granted for your profile, you may click on any of the blue "Edit" buttons and change selected customer information.

Customer Service

Queues: Inactive General 2048 Inactive New 16 Inactive For

Personal ▾ Employment Origin ID and Credit Application ▾ Document

Personal Details

**Name:** Karen Smith

**Nick Name:**

**SSN:** XXX-XX-1201

**Legal ID:** xxx8130 [view]

**Date Of Birth:** 09-15-1945

**Address:** 1708 Bowersox Road

**Unit:**

**City/State:** Middleburg, PA

**Zip:** 17842

**Email:** jdsmithseal2@aol.com

[Edit Details](#)

Customer Service

Queues: Inactive General 2048 Inactive New 16 Inactive For

Personal ▾ Employment Origin ID and Credit Application ▾ Document

Personal Details

**Name:**

**Nick Name:**

**SSN:** XXX-XX-1201

**Legal ID:** xxx8130 [view]

**Date Of Birth:** 09 ▾ 15 ▾ 1945 ▾

**Address:**

**Unit:**

**City/State:**  

**Zip:**

**Email:**

[Save Changes](#) [Cancel](#)

For example, as seen above, the Personal > Personal Detail sub-tab; you may click on the "Edit Details" button. The permissions are set on this profile to allow editing of the "open" fields. In this sub-tab, the social security number is in a "closed" field and is not able to be edited. After making the changes click "Save Changes", or to get out of the edit menu, click "Cancel" and you will exit the screen with no changes saved.

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**Updating Pay Dates**

The Paydate Wizard is a tool used to update the customers pay dates. If changing pay date information, you will need to inform the customer to send over the most recent paycheck stub or bank statement showing direct deposit. The paycheck stub needs to be dated within the last 30 days or a bank statement dated within the last 45 days and received at least 3 business days prior to the next debit date. The agent must note the customer's pay date change in the "comments" section. Once received you will change pay dates the same way that they are updated, through Paydate Wizard.

There are many different pay dates that we see. Customers could get paid bi-weekly on a certain day of the week, monthly or semi-monthly (twice per month at a specific day or date). Bi-weekly customer's pay dates are expressed by a day of the week, while semi-monthly customer's pay dates are expressed in dates. Below are some of the more common pay dates that are used.

Weekly (every week)- converted to bi-weekly pay dates for the loan

Monday  
Tuesday  
Wednesday  
Thursday  
Friday

Bi-weekly (every other week)

Monday  
Tuesday  
Wednesday  
Thursday  
Friday

Semi-Monthly (twice per month)

1<sup>st</sup> and 15<sup>th</sup>  
1<sup>st</sup> and 16<sup>th</sup>  
2 and 16<sup>th</sup>  
5<sup>th</sup> and 20<sup>th</sup>  
7<sup>th</sup> and 22<sup>nd</sup>  
15<sup>th</sup> and 30<sup>th</sup>  
15<sup>th</sup> and EOM (end of the month)

Monthly

1<sup>st</sup>  
3<sup>rd</sup>  
4<sup>th</sup>  
10<sup>th</sup>  
15<sup>th</sup>  
22<sup>th</sup>  
EOM (end of the month)

When updating a customer's due date, eCash will automatically send new loan documents for the customer to electronically sign. You will need to select the blue Paydate Wizard. When in Paydate Wizard make sure all the information is put into the proper fields and that the information is correct. If the information is correct click "save".

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However, there are some customers who are not paid on a specific day of the month. Each month their pay dates may fall on a different date.

For example, some customers are paid the 3<sup>rd</sup> Wednesday of the month or 4<sup>th</sup> Friday of the month.

Per the Loan Note and Disclosure, if the customer's pay date falls on a weekend or holiday we will debit the business day before. However, if this is not correct for the customer we can also update that in the Paydate Wizard, by selecting the information that matches their correct scenario.

The screenshot shows the 'Paydate Wizard' window in Mozilla Firefox. The title bar reads 'Paydate Wizard - Mozilla Firefox'. Below the title bar is a menu bar with 'File' and 'Tools'. The main content area has the following elements:

- How often are you paid?** A dropdown menu is set to 'Every Week'.
- Which day?** A dropdown menu is currently empty.
- If paydate falls on a weekend, process...** Three radio buttons are present: 'Before' (selected), 'After', and 'Split'.
- If paydate falls on a holiday, process...** Two radio buttons are present: 'Before' (selected) and 'After'.

Weekly pay dates selected.

The screenshot shows the 'Paydate Wizard' window in Mozilla Firefox. The title bar reads 'Paydate Wizard - Mozilla Firefox'. Below the title bar is a menu bar with 'File' and 'Tools'. The main content area has the following elements:

- How often are you paid?** A dropdown menu is set to 'Every Other Week'.
- I get paid on:** A dropdown menu is set to 'Friday'.
- My last paydate was:** Two radio buttons are present: '07/01/2011' and '07/08/2011' (selected). Below this is the text '(see your last paycheck for this date)'.
- If paydate falls on a weekend, process...** Three radio buttons are present: 'Before' (selected), 'After', and 'Split'.
- If paydate falls on a holiday, process...** Two radio buttons are present: 'Before' (selected) and 'After'.

Bi-weekly pay dates selected.

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How often are you paid? Twice Per Month

Please select and complete one option that describes your pay schedule:

☐ I get paid every two weeks on the same day of the week.

Example: I get paid every other Wednesday.

or...

☐ I am paid based on the date

Example: I get paid on the 15th and last day of every month

or...

☐ I am paid on the same day of the week, but only twice per month

Example: I get paid on the first and third Friday of every month

If payday falls on a weekend, process... ☐ Before ☐ After ☐ Split

If payday falls on a holiday, process... ☐ Before ☐ After

Semi-Monthly pay dates selected.

How often are you paid? Once Per Month

Please select and complete one option that describes your pay schedule:

☐ I am paid on a specific date

Example: "I get paid on the 1st of every month"

or...

☐ I am paid on a certain day of a certain week

Example: "I get paid on the second Tuesday of every month"

or...

☐ I am paid after a certain date

Example: "I get paid on the first Monday after the 15th of every month"

If payday falls on a weekend, process... ☐ Before ☐ After ☐ Split

If payday falls on a holiday, process... ☐ Before ☐ After

Monthly pay dates selected.

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